

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

In Re:	RICHARD MCSWAIN JR	§	Case No.: 07-22692
	LACY STANSBERRY MCSWAIN	§	
		§	
		§	
		§	
		§	
		§	
	Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2007.
- 2) The case was confirmed on 02/25/2008.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on
NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on
NA.
- 5) The case was converted on 05/06/2009.
- 6) Number of months from filing to the last payment: 15
- 7) Number of months case was pending: 19
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 7,272.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 4,254.00
Less amount refunded to debtor	\$ 280.00
NET RECEIPTS	\$ 3,974.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 3,002.21
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 300.46
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION **\$ 3,302.67**

Attorney fees paid and disclosed by debtor **\$.00**

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
OPTION ONE MORTGAGE	OTHER	NA	NA	NA	.00	.00
AMERICAN HOME MTG	SECURED	181,250.00	181,402.32	.00	.00	.00
AMERICAN HOME MTG	SECURED	4,800.00	3,913.38	3,913.38	.00	.00
COMMONWEALTH EDISON	UNSECURED	306.00	351.00	351.00	.00	.00
PEOPLES GAS LIGHT &	UNSECURED	325.00	626.39	626.39	.00	.00
AUSTIN BANK OF CHICA	SECURED	595.00	.00	.00	140.00	.00
CITY OF CHICAGO DEPT	SECURED	NA	.00	345.00	345.00	.00
OPTION ONE MORTGAGE	UNSECURED	31,595.00	NA	NA	.00	.00
ROBERT J ADAMS & ASS	PRIORITY	3,500.00	NA	NA	.00	.00
ALLIED INTERSTATE	UNSECURED	435.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	2,485.00	1,021.16	1,021.16	.00	.00
CALVARY PORTFOLIO SE	UNSECURED	500.00	NA	NA	.00	.00
FRIEDMAN & WEXLER	UNSECURED	265.00	NA	NA	.00	.00
COMPUTER CREDIT	OTHER	NA	NA	NA	.00	.00
DIRECT TV	UNSECURED	179.90	NA	NA	.00	.00
DR RAGHU RAMADURAI	UNSECURED	450.00	NA	NA	.00	.00
ELITE RECOVERY SERVI	UNSECURED	1,010.00	NA	NA	.00	.00
EMERGENCY PYSICIANS	UNSECURED	15.00	NA	NA	.00	.00
FINANCE AMERICA CORP	UNSECURED	1,650.00	NA	NA	.00	.00
B-REAL LLC	UNSECURED	195.00	193.00	193.00	.00	.00
HELLER & FRISONE	UNSECURED	125.00	NA	NA	.00	.00
KLO BILLING	OTHER	NA	NA	NA	.00	.00
MED CLEAR INC	UNSECURED	195.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
B-REAL LLC	UNSECURED	330.00	328.00	328.00	.00	.00
MIDLAND CREDIT MANAG	UNSECURED	1,040.00	NA	NA	.00	.00
MIDWEST ASSOCIATES I	UNSECURED	90.00	NA	NA	.00	.00
NAZIR A KHAN	UNSECURED	350.00	NA	NA	.00	.00
NORTH EAST CREDIT &	UNSECURED	330.00	NA	NA	.00	.00
NORTH OAK DENTAL CAR	UNSECURED	305.00	NA	NA	.00	.00
PUBLISHERS CLEARING	UNSECURED	350.00	NA	NA	.00	.00
NORTHLAND GROUP	UNSECURED	1,885.00	NA	NA	.00	.00
NORWEGIAN AMERICAN H	UNSECURED	2,365.00	NA	NA	.00	.00
OSI RECOVERY Solutio	UNSECURED	30.00	NA	NA	.00	.00
PARK DANSAN	UNSECURED	40.00	NA	NA	.00	.00
PAUL SANTANGELO	UNSECURED	30.00	NA	NA	.00	.00
PFG OF MINNESOTA	UNSECURED	520.00	NA	NA	.00	.00
PUBLISHERS CLEARING	UNSECURED	175.00	NA	NA	.00	.00
READER SERVICE CNTR	UNSECURED	15.00	NA	NA	.00	.00
RESURRECTION	UNSECURED	600.00	NA	NA	.00	.00
RESURRECTION	UNSECURED	25.00	NA	NA	.00	.00
RESURRECTION	UNSECURED	170.00	NA	NA	.00	.00
RMA HOLDINGS LLC	UNSECURED	440.00	NA	NA	.00	.00
RUSH MEDICAL GROUP	UNSECURED	30.00	5.99	5.99	.00	.00
RUSH OAK PARK HOSPIT	UNSECURED	180.00	NA	NA	.00	.00
SAINT MARY OF NAZARE	UNSECURED	150.00	NA	NA	.00	.00
TABAKS HEALTH PROD	UNSECURED	40.00	NA	NA	.00	.00
VILLAGE RADIOLOGY	UNSECURED	15.00	NA	NA	.00	.00
WEST SUBURBAN HOSPIT	UNSECURED	135.00	NA	NA	.00	.00
WEST SUBURBAN HOSPIT	UNSECURED	80.00	NA	NA	.00	.00
WEST SUBURBAN HOSPIT	UNSECURED	60.00	NA	NA	.00	.00
WEST SUBURBAN HOSPIT	UNSECURED	80.00	NA	NA	.00	.00
WEST SUBURBAN HOSPIT	UNSECURED	35.00	NA	NA	.00	.00
FINANCE AMERICA CORP	SECURED	NA	900.00	.00	.00	.00
CAPITAL ONE	UNSECURED	NA	2,505.65	2,505.65	.00	.00
COOK COUNTY TREASURE	SECURED	NA	1,475.92	723.08	180.00	.00
ROBERT J ADAMS & ASS	PRIORITY	NA	.00	6.33	6.33	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	3,913.38	.00	.00
Debt Secured by Vehicle	.00	.00	.00
All Other Secured	<u>1,068.08</u>	<u>665.00</u>	<u>.00</u>
TOTAL SECURED:	4,981.46	665.00	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	<u>6.33</u>	<u>6.33</u>	<u>.00</u>
TOTAL PRIORITY:	6.33	6.33	.00
GENERAL UNSECURED PAYMENTS:	5,031.19	.00	.00

Disbursements:

Expenses of Administration	\$ 3,302.67	
Disbursements to Creditors	\$ 671.33	
TOTAL DISBURSEMENTS:		\$ 3,974.00

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 07/16/2009

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.